

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

TODD M. SMITH

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-22548

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/26/2018 and confirmed on 8/29/18 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		375,313.05
Less Refunds to Debtor	3,214.12	
TOTAL AMOUNT OF PLAN FUND		372,098.93

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	10,040.00	
Trustee Fee	14,021.37	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		24,061.37

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	ALISON WHITE	64,893.31	64,893.31	0.00	64,893.31
	Acct:				
	BANK OF NEW YORK MELLON	18,649.82	18,649.82	0.00	18,649.82
	Acct: 9718				
	JPMORGAN MORTGAGE ACQUISITION CO	0.00	152,512.93	0.00	152,512.93
	Acct: 5534				
	HSBC BANK USA NA - TRUSTEE NOMURA	0.00	59,686.31	0.00	59,686.31
	Acct: 3318				
	HSBC BANK USA NA - TRUSTEE NOMURA	83.24	83.24	0.00	83.24
	Acct: 3318				
	BANK OF NEW YORK MELLON	0.00	0.00	0.00	0.00
	Acct: 9718				
	JPMORGAN MORTGAGE ACQUISITION CO	162.14	162.14	0.00	162.14
	Acct: 5534				
	PENN HILLS MUNICIPALITY (RE TAX)	0.00	0.00	0.00	0.00
	Acct: K150				
	PENN HILLS MUNICIPALITY (RE TAX)	0.00	0.00	0.00	0.00
	Acct: K150				
	PENN HILLS SD (PENN HILLS) (RE)	0.00	0.00	0.00	0.00
	Acct: K150				
	PENN HILLS SD (PENN HILLS) (RE)	0.00	0.00	0.00	0.00
	Acct: K150				
	AVALON BOROUGH (SWG)	56.47	56.47	16.92	73.39
	Acct: L141				
	COUNTY OF ALLEGHENY (RE TAX)*	0.00	0.00	0.00	0.00
	Acct: K150				
	US BANK NA - TRUSTEE	0.00	0.00	0.00	0.00
	Acct: 4093				
	US BANK NA-TRUSTEE FOR JPMORGAN I	0.00	0.00	0.00	0.00
	Acct: 9410				
					296,061.14

Priority					
	KENNETH STEIDL ESQ	0.00	0.00	0.00	0.00
	Acct:				

18-22548

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	TODD M. SMITH	0.00	0.00	0.00	0.00
	Acct:				
	TODD M. SMITH	3,214.12	3,214.12	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	3,200.00	3,200.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	6,840.00	6,840.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX7/23				
	TOYOTA LEASE TRUST	2,981.46	2,981.46	0.00	2,981.46
	Acct: C971				
	RONDA J WINNECOUR PA ID #30399**	2,904.50	2,904.50	0.00	2,904.50
	Acct: \$/OE				
					5,885.96
Unsecured					
	BANK OF AMERICA NA** (LMP)	0.00	0.00	0.00	0.00
	Acct: 1415				
	PORTFOLIO RECOVERY ASSOCIATES LLC	10,062.12	4,578.57	0.00	4,578.57
	Acct: 6285				
	CAPITAL ONE BANK (USA) NA BY AMERICA	1,978.04	900.07	0.00	900.07
	Acct: 1046				
	CHASE(*)	0.00	0.00	0.00	0.00
	Acct: 9517				
	FIDELITY NATIONAL TITLE INSURANCE CO	56,263.94	25,601.78	0.00	25,601.78
	Acct: 1148				
	PORTFOLIO RECOVERY ASSOCIATES LLC	23,541.96	10,712.30	0.00	10,712.30
	Acct: 4107				
	PNC BANK NA	8,302.21	3,777.75	0.00	3,777.75
	Acct: 7956				
	PEOPLES NATURAL GAS CO LLC*	917.83	417.64	0.00	417.64
	Acct: 5258				
	DUQUESNE LIGHT COMPANY(*)	224.92	102.35	0.00	102.35
	Acct: 7518				
	WASTE MANAGEMENT* (PMT)	0.00	0.00	0.00	0.00
	Acct: 3007				
	WASTE MANAGEMENT* (PMT)	0.00	0.00	0.00	0.00
	Acct: 3007				
	WEST VIEW WATER AUTHORITY	0.00	0.00	0.00	0.00
	Acct: 0004				
	WHITE OAK BOROUGH (MUN SVCS)	0.00	0.00	0.00	0.00
	Acct: 3320				
	KERI P EBECK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	MCCABE WEISBERG & CONWAY LLC	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC** (FRMRLY BRIAN C	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	LOGS LEGAL GROUP LLP	0.00	0.00	0.00	0.00
	Acct:				
	STERN & EISENBERG LP	0.00	0.00	0.00	0.00
	Acct:				
	BOROUGH OF AVALON**	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
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Unsecured

Acct:

46,090.46

TOTAL PAID TO CREDITORS

348,037.56

TOTAL CLAIMED

PRIORITY 5,885.96

SECURED 83,844.98

UNSECURED 101,291.02

Date: 02/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

TODD M. SMITH

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-22548

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Todd M. Smith
Debtor

Case No. 18-22548-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 26, 2024

User: auto
Form ID: pdf900

Page 1 of 5
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2024:

Recip ID	Recipient Name and Address
db	+ Todd M. Smith, 3923 Laurel Oak Circle, Murrysville, PA 15668-8500
cr	+ Borough of Avalon, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
cr	+ HSBC BANK USA, NATIONAL ASSOCIATION, 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067
cr	+ HSBC Bank USA N.A., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ Penn Hills School District and Municipality of Pen, Tax Division, c/o Maiello, Brungo & Maiello, LLP, Foxpointe II, 100 Purity Rd, Ste. 3 Pittsburgh, PA 15235-4441
14886095	+ Alison White, 6216 Antler Hill Drive, Trafford, PA 15085-2310
14967908	+ Borough of Avalon, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14945654	Borough of Avalon, PO Box 645138, Pittsburgh, PA 15264-5138
14945653	Borough of Avalon, c/o Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349
14892993	C/O Wells Fargo Bank, N.A., as servicer, Default Document Processing, N928601Y 1000 Blue Gentian Road, Eagan, MN 551217700
14945657	County of Allegheny, c/o Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200
14945658	+ County of Allegheny, c/o John K. Weinstein, County Treasurer, PO Box 643385, Pittsburgh, PA 15264-3385
14909031	DITECH FINANCIAL LLC, P.O. BOX 6154, RAPID CITY SD 57709-6154
14870521	Ditech, PO Box 6172, Rapid City, SD 57709
14870523	+ Fidelity National Title Insurance Co., c/o Nicole Cohen, Esquire, 1515 Market St., Suite 1410, Philadelphia, PA 19102-1913
14870522	+ Fidelity National Title Insurance Co., 601 Riverside Ave., Jacksonville, FL 32204-2946
14895104	+ Fidelity National Title Insurance Company, c/o Dana B. Ostrovsky, Fidelity National Law Group, 1515 Market Street, Suite 1410, Philadelphia, PA 19102-1913
14891910	+ Penn Hills Municipality, c/o Maiello Brungo & Maiello, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14891911	+ Penn Hills School District, c/o Maiello Brungo & Maiello, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14894965	U.S. Bank National Association, as Trustee for J.P, C/O Wells Fargo Bank, N.A., as servicer, Default Document Processing, N928601Y 1000 Blue Gentian Road, Eagan, MN 551217700
14945665	+ Waste Management, P.O. Box 13577, Philadelphia, PA 19101-3577
14945670	West View Water Authority, PO Box 747107, Pittsburgh, PA 15274-7105
14945671	+ White Oak Borough, 2280 Lincoln Way, White Oak, PA 15131-2489

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 27 2024 00:20:00	HSBC BANK USA, NATIONAL ASSOCIATION, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Feb 27 2024 00:20:00	SPECIALIZED LOAN SERVICING LLC, Bonial & Associates, P.C., P.O. Box 9013, Addison, TX 75001-9013
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 27 2024 00:20:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14870517	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 27 2024 00:19:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14870516	Email/Text: creditcardbkcorrespondence@bofa.com		

District/off: 0315-2

User: auto

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Date Rcvd: Feb 26, 2024

Form ID: pdf900

Total Noticed: 48

		Feb 27 2024 00:19:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
14870518	Email/Text: BarclaysBankDelaware@tsico.com	Feb 27 2024 00:20:00	Barclay, Credit Card Payments, PO Box 13337, Philadelphia, PA 19101-3337
14870519	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2024 00:27:55	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14897225	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2024 00:27:58	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14906433	+ Email/Text: kbarkley@bernsteinlaw.com	Feb 27 2024 00:20:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14887838	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 27 2024 00:28:13	HSBC Bank USA, National Association, as Trustee, c/o Wells Fargo Bank, N.A., as servicer, Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
14870524	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2024 00:28:21	Home Depot/Citi Cards, c/o Portfolio Recovery Associates, 120 Corporate Blvd., Attn: Carrie Brown, Esq., Norfolk, VA 23502-4952
15666998	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 27 2024 00:20:00	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
15405341	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 27 2024 00:20:00	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14870520	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 27 2024 00:28:20	Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
15125199	Email/Text: LC-Bankruptcy-RF@loancare.net	Feb 27 2024 00:20:00	LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH, VA 23452-4262
14870525	Email/Text: Bankruptcy.Notices@pnc.com	Feb 27 2024 00:20:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14908932	Email/Text: Bankruptcy.Notices@pnc.com	Feb 27 2024 00:20:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14895661	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2024 00:28:20	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14888171	+ Email/Text: ebnpeoples@grblaw.com	Feb 27 2024 00:20:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15015445	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 27 2024 00:20:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14937225	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 27 2024 00:20:00	THE BANK OF NEW YORK MELLON, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1837
14902266	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 27 2024 00:19:00	THE BANK OF NEW YORK MELLON FKA THE BANK, Bank of America, PO BOX 31785, Tampa FL 33631-3785
14889759	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 27 2024 00:20:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14886106	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 27 2024 00:20:00	Toyota Motor Leasing, 5005 N. River Blvd. NE, Cedar Rapids, IA 52411-6634
14870526	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 27 2024 00:28:22	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 25

District/off: 0315-2

User: auto

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Date Rcvd: Feb 26, 2024

Form ID: pdf900

Total Noticed: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BAYVIEW LOAN SERVICING, LLC
cr		Fidelity National Title Insurance Company
cr		HSBC Bank USA, National Association As Trustee Et
cr		J.P. MORGAN MORTGAGE ACQUISITION CORP.
cr		LOANCARE, LLC
cr		THE BANK OF NEW YORK MELLON
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		Toyota Motor Credit Corporation, as servicer for T
cr		U.S. BANK NATIONAL ASSOCIATION, Et.al.
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	HSBC Bank USA, National Association, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14945649	*+	Alison White, 6216 Antler Hill Drive, Trafford, PA 15085-2310
14886097	*	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14945651	*	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14886096	*	Bank of America, PO Box 31785, Tampa, FL 33631-3785
14945650	*	Bank of America, PO Box 31785, Tampa, FL 33631-3785
14886098	*	Barclay, Credit Card Payments, PO Box 13337, Philadelphia, PA 19101-3337
14945652	*	Barclay, Credit Card Payments, PO Box 13337, Philadelphia, PA 19101-3337
14886099	*	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14945655	*	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14886101	*	Ditech, PO Box 6172, Rapid City, SD 57709
14945659	*	Ditech, PO Box 6172, Rapid City, SD 57709
14886102	*+	Fidelity National Title Insurance Co., 601 Riverside Ave., Jacksonville, FL 32204-2946
14945660	*+	Fidelity National Title Insurance Co., 601 Riverside Ave., Jacksonville, FL 32204-2946
14886103	*+	Fidelity National Title Insurance Co., c/o Nicole Cohen, Esquire, 1515 Market St., Suite 1410, Philadelphia, PA 19102-1913
14945661	*+	Fidelity National Title Insurance Co., c/o Nicole Cohen, Esquire, 1515 Market St., Suite 1410, Philadelphia, PA 19102-1913
14886104	*+	Home Depot/Citi Cards, c/o Portfolio Recovery Associates, 120 Corporate Blvd., Attn: Carrie Brown, Esq., Norfolk, VA 23502-4952
14945662	*+	Home Depot/Citi Cards, c/o Portfolio Recovery Associates, 120 Corporate Blvd., Attn: Carrie Brown, Esq., Norfolk, VA 23502-4952
14886100	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14945656	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14886105	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14945663	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14907143	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15024433	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14945664	*	Toyota Motor Leasing, 5005 N. River Blvd. NE, Cedar Rapids, IA 52411-6634
14897960	*	U.S. Bank National Association, as Trustee for J.P. C/O Wells Fargo Bank, N.A., as servicer, Default Document Processing, N928601Y 1000 Blue Gentian Road, Eagan, MN 551217700
14945666	*+	Waste Management, P.O. Box 13577, Philadelphia, PA 19101-3577
14870527	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
14870528	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
14886107	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
14886108	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
14886109	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
14945667	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
14945668	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
14945669	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 9 Undeliverable, 37 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-2

User: auto

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Date Rcvd: Feb 26, 2024

Form ID: pdf900

Total Noticed: 48

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2024 at the address(es) listed below:

Name	Email Address
Bradley Joseph Osborne	on behalf of Creditor J.P. MORGAN MORTGAGE ACQUISITION CORP. bosborne@hoflawgroup.com ckohn@hoflawgroup.com
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Raymond M Kempinski	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE

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Date Rcvd: Feb 26, 2024

Form ID: pdf900

Total Noticed: 48

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